## Case 15-11778-elf Doc 55 Filed 04/12/20 Entered 04/13/20 00:41:12 Desc Imaged Certificate of Notice Page 1 of 2

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Steven Joseph Hall Miranda C McDaniel Debtors

Case No. 15-11778-elf Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2 User: Virginia Page 1 of 1 Date Rcvd: Apr 10, 2020

Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2020. db/jdb +Steven Joseph Hall, Miranda C McDaniel, 418 Norristown Road, Horsham, PA 19044-1214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Joint Debtor Miranda C McDaniel brad@sadeklaw.com,

bradsadek@gmail.com

BRAD J. SADEK on behalf of Debtor Steven Joseph Hall brad@sadeklaw.com, bradsadek@gmail.com LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com

LEON P. HALLER on behalf of Creditor U.S. Bank National Association as Trustee for The Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com REBECCA ANN SOLARZ on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY

bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13

STEVEN JOSEPH HALL : MIRANDA C. McDANIEL, :

Debtors : Bky. No. 15-11778 ELF

## ORDER

**AND NOW,** upon consideration of the Motion to Approve Mortgage Modification ("the Motion") (Doc. # 50) filed by **Pennsylvania Housing Finance Agency** ("the Lender"), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

- 1. The Motion is **GRANTED**.
- 2. The Debtors are **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
- 3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains IN FULL FORCE AND EFFECT and THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS as provided in the plan.
- 4. If:
- (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5); and
- (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears,

THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER on account of the Lender's claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.

Date: April 10, 2020

ERIC L. FRANK

U.S. BANKRUPTCY JUDGE